March 2018

I can’t believe that it’s already March. Where did January and February go? I guess that when you’re busy, time goes by quickly and we are certainly busy at the Chamber. We continue to gain momentum and 2018 has definitely started well and there’s every indication that it will be another great year.

We have many wonderful opportunities this year in which our members and community can participate. Some of these are brand new, some are just into their second year and some are longstanding traditions. I would reiterate Scott’s sentiments from last month’s Chamberline and encourage you, our members, to step out of your comfort zone and become engaged so that you can build new relationships and strengthen the ones you already have. As I’ve said numerous times, we do not exist without you and are here to assist you in any way that we can. Keep an eye on the Chamber calendar and please join us whenever you can.

I’d like to specifically mention our First Claybird Tournament to be held on Friday, May 11, 2018. This is something that may seem a bit “out of the box” for us, but we felt that with this event we could expand our event offerings and do something a bit different and new. We are really looking forward to this event and are doing everything we can to make it a success. A special thanks to Scott Eckenrode, Randy and Cathy Parson and the rest of the committee for all of their work in putting this together. Please look for the flyer and entry forms and plan to join us for the day. If you have any questions, please call the Chamber office and we (well let’s be honest, it will be Wendy) will be happy to get you all of the event information.

One parting thought: March 20 is the first day of Spring and I very much look forward to all that it brings. Every year during this time, I watch the sun rise a little earlier and set a little later. I feel the days grow warmer and hear the birds chirping outside my windows. Spring is nature’s signal that everything is starting anew. Very soon we will be busy weeding flower beds and mowing grass, running to ball games and picnics, and trying to keep up with our summer schedules. But for the next few weeks, maybe we can simply take a moment and appreciate the renewal that this time of year offers us. Have a wonderful Spring!

Sincerely,

Dan Baer
Chair, Board of Directors
Shippensburg Area Chamber of Commerce

One parting thought: March 20 is the first day of Spring and I very much look forward to all that it brings. Every year during this time, I watch the sun rise a little earlier and set a little later. I feel the days grow warmer and hear the birds chirping outside my windows. Spring is nature’s signal that everything is starting anew. Very soon we will be busy weeding flower beds and mowing grass, running to ball games and picnics, and trying to keep up with our summer schedules. But for the next few weeks, maybe we can simply take a moment and appreciate the renewal that this time of year offers us. Have a wonderful Spring!

Sincerely,

Dan Baer
Chair, Board of Directors
Shippensburg Area Chamber of Commerce
March 14 - 12:00pm - Lunch and Learn; Courtyard Marriott; 503 Newburg Road, Shippensburg

March 22 - 5:00pm - Chamber Mixer at the Drew Michael Taylor; 7 South Earl Street, Shippensburg

March 8 - Renfrew Institute - The Wheel That Grinds: Mills in Renfrew’s Past - Part One of Annual Lecture Series; Waynesboro
March 10 - 40th Annual Chambersburg Half Marathon; Chambersburg
March 10 - The Mercersburg Inn - International Wines & Food Weekends; Mercersburg

March 11 - Taste of Carlisle; Carlisle Expo Center; Carlisle
March 17 - 5K Irish Jig Jog; Stony Ridge Park; Carlisle
March 18 - The Cat in the Hat; The H. Ric Luhrs Performing Arts Center; Shippensburg
March 21 - The Beach Boys; The H. Ric Luhrs Performing Arts Center; Shippensburg
March 24 - 6th Annual Downtown Carlisle Bunny Hop; Carlisle
March 24 - Jay Leno; The H. Ric Luhrs Performing Arts Center; Shippensburg

March 14 - 20th Annual Lunch and Learn; Courtyard Marriott; 503 Newburg Road, Shippensburg

March 22 - 5:00pm - Chamber Mixer at the Drew Michael Taylor; 7 South Earl Street, Shippensburg

March 8 - Renfrew Institute - The Wheel That Grinds: Mills in Renfrew’s Past - Part One of Annual Lecture Series; Waynesboro
March 10 - 40th Annual Chambersburg Half Marathon; Chambersburg
March 10 - The Mercersburg Inn - International Wines & Food Weekends; Mercersburg

March 11 - Taste of Carlisle; Carlisle Expo Center; Carlisle
March 17 - 5K Irish Jig Jog; Stony Ridge Park; Carlisle
March 18 - The Cat in the Hat; The H. Ric Luhrs Performing Arts Center; Shippensburg
March 21 - The Beach Boys; The H. Ric Luhrs Performing Arts Center; Shippensburg
March 24 - 6th Annual Downtown Carlisle Bunny Hop; Carlisle
March 24 - Jay Leno; The H. Ric Luhrs Performing Arts Center; Shippensburg

March 23 - The First Step: Starting a Small Business; Techceleror/Murata Business Center; Carlisle

March 15 - Renfrew Institute Presents - “Keeping Antique Cars Rolling Along”; Waynesboro
March 16 - The Capitol Theatre - Irish Happy Hour @ The Wood Center; Chambersburg
March 18 - Luhrs Center Presents - The Cat in the Hat; Shippensburg
March 23 - Totem Pole Playhouse Presents “Jesus Christ Superstar” @ The Capitol Theatre; Chambersburg
March 24 - M&G Harley Davidson - Eggstravaganza; Chambersburg
March 26 - Grove Family Library - Children & Family March Event Schedule; Chambersburg

March 7, 14, 21 & 28 - Beginners Woodcarving; Shippensburg Park & Rec Authority; 677 Orrstown Rd.
March 17 - The Flat Wheels - University Grille; 32 E. King
March 17 - 5th Year Anniversary - CJ’s American Pub & Grill; 487 E. King St.
March 24 - Jay Leno - H. Ric Luhrs Performing Arts Center; 475 Lancaster Dr.
March 24 - Easter Egg Hunt; Shippensburg Public Library; 73 W. King St.
March 24 - A Pirate’s Grief Journey; Drew Michael Taylor Foundation Center for Grieving Families; 7 S. Earl St.
March 30 - 9th Annual Easter Eggs-travaganza 2018 - Shippensburg Township Park; 304 Britton Road

New Members!

Appalachian Brewing Company
15 West King Street
Shippensburg, PA 17257
(717) 477-5944
www.abcbrew.com

Appalachian Brewing Company (ABC) was founded in 1997, with our original brewery and brewpub located in downtown Harrisburg, PA. ABC now operates six restaurants, each complete with their own small-batch craft beer brewery, as well as our full-scale Appalachian Craft Soda manufacturing facility located in Mechanicsburg, PA. Our brewpubs offer a warm and family-friendly dining experience, with a fun and innovative brewpub menu featuring many local ingredients, and a constantly changing selection of flagship and seasonal craft beers.

Menno Haven Retirement Communities
2075 Scotland Avenue
Chambersburg, PA 17201
(717) 262-2373
www.mennohaven.org

Menno Haven Retirement Communities is a non-profit Continuing Care Retirement Community (CCRC) provider with over a half-century of care and service to the residents of the Cumberland Valley. Based in historic Chambersburg, PA, Menno Haven operates two fully integrated communities featuring a wide range of independent living options. Governed by a volunteer Board of Directors and a commitment to Christian Principles, Menno Haven is passionate about serving each individual resident’s needs.
Flooring Ideas for Your Home Remodeling Project

So, you made your mind up and you are going to pull the trigger on a home remodeling project. Congratulations! You did your homework by identifying what project you want to do, and you even researched the contractor that you will go with. But…. Have you given any thought to the types of materials that you are going to use for your flooring?? Depending on what your project is will determine the types of materials that are going to be needed.

Ten years ago, there was a lot less materials to choose from in all areas of construction, but today there are a ton of different materials for each space that you will remodel. Below are some of the more common flooring that we find in remodeling projects today:

Carpet is no longer the choice in people’s homes in many parts of the home. Carpet is harder to clean, holds pet dander and smells over time. Homeowners still use carpet in basements and bedrooms but not as much as 10 years ago or longer. The hot trends in carpet today are the “NEW” shag carpets. These carpets are not the shag carpet that our parents had. These are stain resistant high-quality fiber carpets. They come in many different color options.

Luxury vinyl plank (LVP) and Luxury vinyl tile (LVT) are the new hot flooring right now. They are the new floating floor and direct glue options in flooring. Many flooring makers have their own lines of each. They come in click together, square edge self-adhesive and full spread applications. These like all others come with a wide range of cost and quality. We install more of this type of flooring than any other right now.

Ceramic tile is another product that has been around for a long time. Tile used to be very expensive and there was not a lot of choices. Now there is a huge variety of choices in size, color, texture and price. If you are installing a new floor, look for something with some texture. If you are doing a backsplash, look for something with a sheen that will be easy to clean.

Sheet or rolled vinyl flooring has been around for a long time. In today’s market, it is not as common as it once was. You can use this product in any area of the home, but it is mostly found in wet areas which are kitchens, bathrooms and laundry areas. It comes in many different patterns, colors and price points. This is a product that the better-quality vinyl is also a higher price point unlike some of the tile options. This product has a shorter life than does some of the newer flooring options. Once this is installed and an issue happens to it, it becomes very hard to fix and you many either live with it or have to have a new piece installed.

Hardwood flooring is as old as our country. It is durable and beautiful. If you already have it in your home, it can be refinished and if you don’t new pre-finished hardwood can be install in a couple of days. There are multiple types of wood from oak to maple to cherry. Each wood has its own look and will accept stains in different ways. Hardwood will also come in different widths from 2½ inches up to 6 inches and can give your space a different look by using the different widths.

This is only a small sample of each type of flooring options that you have in today’s market. Do your homework, ask your contractor, ask the flooring stores and ask friends and neighbors what they think of the flooring they have had installed. You can choose from so many different colors, textures and price points that it can feel overwhelming but take your time and your new flooring project will be spectacular!! Lastly, be careful of big box stores. We recommend shopping with locally owned flooring companies because of their knowledge and customer service.

www.cumberlandgaragedoors.net

Cumberland Garage Doors, Inc. officially opened on June 5, 2006. Mike Coy and Doyle Strouse became partners and started the new business after working together for several years installing and servicing garage doors.

Products offered include residential garage doors by Wayne Dalton which can be suited to your personal taste and architectural style or commercial garage doors which are sold and serviced including door openers, access control products, gate operators and garage storage systems. They also have a wide variety of parts and accessories for all of your garage door and operator needs.

Make plans to stop by and see their products, browse the accessories, have a cup of coffee and get some free professional design advice!

If Cumberland Garage Doors doesn’t happen to have what you need in stock, they will special order it quickly from their friends at Wayne Dalton, Liftmaster, and Clopay.

80th Annual Awards Banquet
Saturday, April 28, 2018
Tuscarora Room - Reisner Hall
Shippensburg University

Watch the mail for your invitation!
The Shippensburg Fire Department can provide local businesses with a range of emergency preparedness resources to assist you in not only preparing for, but also recovering from, a natural disaster or other emergency.

When business is disrupted, it costs money. Lost revenue and extra expenses mean reduced profits. Insurance often does not cover all costs and cannot replace customers who go elsewhere. Our goal always is to help prevent emergencies, but they do happen. We can offer suggestions for your business, and we also can provide guidelines and sample plans to help you prepare.

Among the free publications we can provide are:

- "Every Business Should Have a Plan" — A 12-page booklet that outlines emergency preparedness steps to take and how to discuss and practice them with employees, along with tips on protecting your investment in property and equipment.

- "What Are the Costs?" — This one-page document will give you an idea of what it may cost to develop a disaster protection and business continuity plan. Some of what is recommended can be done at little or no cost. Use this list to get started, then consider what else can be done to protect your employees and prepare your business.

- A 10-page guide to creating an emergency response plan. This can help you identify the goals and objectives for the plan, define what your emergency response team is expected to do during an emergency (e.g., evacuate employees and visitors, provide first aid) and identify any regulations covered by your plan (e.g., OSHA, fire code, etc.).

- A seven-page sample business emergency plan.

- A one-page sample business continuity resource worksheet.

- A one-page business impact analysis worksheet.

- A one-page sample computer inventory form.

- A one-page emergency supply checklist.

You can contact us at shipfiredept@gmail.com, on Facebook @shippensburgfiredept and on Twitter @shipfire.
The 2018 Valley Views Hiking Challenge

consists of three hikes in the greater Shippensburg Area (Cumberland and Franklin Counties) that feature phenomenal views. Upon successfully completing the three hikes, an individual may submit a completed registration form with fee and be registered with a hiking number and receive a patch.

Introducing a “Group Challenge” for 2018!

Details/maps/directions @ shippensburgparkandrec.org/about-vvhc/
THE 2018 CHALLENGE OPENS March 1, 2018

*First individual hiker for 2018
**First hiking group for 2018

*FIRST HIKER receives a 2018 VVHC Plaque, a water bottle, & a VVHC Patch. Since the challenge officially began 4/1/17, it has been open year-round. To qualify as the FIRST HIKER of 2018, you must provide photos of yourself at the overlook area of each trail as well as your completed registration form and fee.

**FIRST HIKING GROUP receives a group day pass to Shippensburg Memorial Park pool and each group member will receive a water bottle and VVHC Patch. To qualify for this award, you will need to provide a photo of your group at the overlook area of each hike as well as your completed registration forms/fees (each member of the group must submit a separate form).

The Top 3 Ways To Get Your Home Ready for the Spring Market

So you want to list your house this spring? Perfect! Spring is the best time to list your home. Here are the top 3 ways to prep your home for sale!

2. Paint

You might love the color you've chosen but buyers don't. The good news: Paint is cheap. Buyers in this area tend to like light neutral gray with white trim. Be sure to always open the curtains and blinds before showings to show off your home's new paint job!

1. Small Updates

Nobody wants to pay for upgrades in a home they will soon be leaving. I don't either! But when buyers see stained carpet, damaged sheet rock, loose floorboards, they will want thousands of dollars off of the cost of your home. Instead, get them done beforehand for only a couple hundred. Bonus: Your house will sell faster.

If you have any questions or just ever want to talk real estate, feel free to give me a call at (717) 372-0487 or email me at emmalinejohns@gmail.com.

Getting your lines marked is easy. When you dial 811, your call is forwarded to the One Call Center in your area. Local operators record the location of the dig and then notify the affected utility companies. Your utility company then dispatches a professional locating crew to mark the approximate location of any underground lines to allow for safe digging to proceed.

Don't assume you know what's below. Protect yourself and those around you – call 811 a few days before any dig begins. For more information, visit call811.com or commongroundalliance.com.

Adams Electric

Make the Call - Dial 811
Before Digging

Whether you are planning a do it yourself project or hiring a professional, smart preparation includes dialing 811 before you begin digging.

According to the Common Ground Alliance (CGA), a utility line is damaged in the United States every six minutes due to a cut or nick in an underground line. The depth of utility lines varies and there may be multiple utility lines in a common area. By digging without knowing what’s below ground, the potential of disrupting service to neighboring businesses and residents rises, as well as the potential of harming yourself, or others. This leads to costly fines and repair costs, versus a free call to 811.

Getting your lines marked is easy. When you dial 811, your call is forwarded to the One Call Center in your area. Local operators record the location of the dig and then notify the affected utility companies. Your utility company then dispatches a professional locating crew to mark the approximate location of any underground lines to allow for safe digging to proceed.

Don’t assume you know what’s below. Protect yourself and those around you – call 811 a few days before any dig begins. For more information, visit call811.com or commongroundalliance.com.
Memories

King David was astounded at this reality when he wrote in Psalm 139:13-14, “For you created my inmost being; you knit me together in my mother’s womb. I praise you because I am fearfully and wonderfully made; your works are wonderful, I know that full well.” God created us with the ability to have memories to enjoy, to learn from and to create new ones. But unfortunately we are often too busy to create joyful and lasting memories, and then we regret it when we get older. Don’t miss out on this incredible ability God has given us. Create memories for yourself and those you love. Take time to be with your family and friends. Try something new. Use what you have been given wisely, because time passes so quickly.

In today’s hectic world you have to make it a point to create memories because life won’t willingly let you. I’ll tell you some things my family does and perhaps they will help you in your quest to create memories. We make sure to bake Christmas cookies and decorate them together when my mom comes to visit. We dye Easter eggs or make spring cookies together. Each year we pick our own pumpkins, cut a fresh Christmas tree, and visit a local nursery to buy spring flowers.

This past July we went to visit my mom in Florida and we watched “Christmas in July” movies while eating pastries from our favorite donut shop. (By the way, if you ever get to Minneola, Florida stop at Donut King. Your tongue will thank you, even though your waistline won’t.) These experiences will be there for us to remember again and again for years to come.

How about you? Are you creating memories?

Someone once said, “When we come to the end of our lives no one will ever say I wish I had spent more time atwork.” Make it a point today to spend more time with the ones you love and create memories, because the present quickly becomes the past and you don’t want it to be empty.

The best thing about memories is making them.

Volvo CE has made a $100,000 pledge to the Shippensburg Public Library to be dispersed in installations over the next year. Pictured from left: Meg Dameron, Strategic Communications Manager, Volvo CE and Library Board Member, Andy Willford, Vice President of Human Resources-Sales Region Americas and U.S. Human Resources Country Leader, Volvo CE, Colby Fry, President; Shippensburg Public Library, Dave Foster, Vice President Marketing; Volvo CE and Jody Cole, Director; Shippensburg Public Library

“Volvo CE sees value in the programs and services the Shippensburg Public Library offers to the community, and because of this, the company has pledged a substantial gift of $100,000 to the library to be dispensed in installments over the next year. The first installment of $35,000 was recently presented as the 2017 gift. Two more installments of $32,500 will be dispersed by 2019.

In recognition of this gift, the library’s new Youth Programming Room will be named in the company’s honor. Meg Dameron, Volvo’s Strategic Communication Manager, explained, “Volvo Construction Equipment sees real value in what the Shippensburg Public Library offers to our community and sees this as an investment in our current and future employees. As an employer, we want to support the library in engaging children in creative learning and developing skills that will help them succeed in life. We're very pleased to sponsor the youth programming room in the library's new addition.”

Dameron added that library services and programs develop literacy, critical thinking, social skills, and S.T.E.A.M. (Science, Technology, Engineering, Arts, Math) skills, which are all important skills for our workforce. Volvo even sponsors a monthly S.T.E.A.M. Program for area youth at the library.

“Our ambition is to have a successful and sustainable business so we can continue to support the community,” she added. “Volvo CE benefits the community substantially in the course of doing business, through the employment and economic development we bring to the region. On top of that, we believe it’s important to make contributions which enrich the communities where our employees live and work. We want the community to be proud to have Volvo CE as a cornerstone and major employer.”

“We are more than happy to partner with Volvo in any way through our program rooms and facilities in downtown Shippensburg,” Colby Fry, Library Board President, said. “The Library is very grateful for their donations, past present and future, toward the capital campaign, S.T.E.A.M. Saturdays and any other projects came up unexpectedly that they have contributed, too. Volvo Construction Equipment has been very generous and instrumental in the past decade of bringing financing, cultural arts and humanities and great learning experiences for our community. The Library is eternally grateful and I am eternally grateful for Volvo’s donations in both monetary and intellectual form, and in sweat equity. They are a great asset to the community.”

STEM 2018

The Shippensburg Area Senior High School participated in this year’s IU 15 Governor’s STEM Competition. This year’s theme was “Improving Pennsylvania through STEM”. The competition ran from November 2017 up to the competition presentation date of February 14, 2018. The competition was two-fold; the first portion dealt with students solving a problem relating to the state of PA. The second was a “project in a box”. This is the third year the high school has participated in the competition.

The following students: Allison Findley, Ally Mankamyer, Emily Loftus, Nick Bowers, and Aaron Ross earned second place (left picture). The device that the team designed was a solar-powered composting system capable of composting during the winter. We found that in one typical school lunch, our students produce about 50 pounds of waste, and of that, about 25% of it is able to be composted. Our project, if instituted, has the ability to dramatically reduce our school’s waste and ultimately reduce the amount of trash sent to landfills. It can also help fertilize plants that can be grown around the school or crops that can be donated to SPO (Shippensburg Produce Outreach).

GO GREYHOUNDS!
How is the Affordable Care Act Impacted by the Tax Cuts and Jobs Act?

For 2018, nothing for the Affordable Care Act is changing. You will still need to have insurance, check your 1095-A issued at the end of January 2019 on your tax return to make sure you received the correct amount of a Premium Tax Credit, and pay a penalty if you do not maintain health insurance for 2018.

For individuals, the shared responsibility payment “penalty” is eliminated starting in tax year 2019.

For Employers, there are no changes to the applicable large employer mandate to provide health insurance for employees if they are considered a large employer.

Are You Who You Say You Are?

A challenge for any business involves proving the person they are dealing with is actually their customer. The business needs to gain assurance that the person is authorized to access account information and perform transactions. To assist, businesses use identity credentials to authenticate their customers, as a means to prove they are who they say they are. However, the challenge is complicated by the fact that criminals have access to much personal consumer information.

Everyone is familiar with passwords which are used to protect accounts. Unfortunately, passwords have been long-losing their effectiveness as the sole means for authenticating consumers. As a result, businesses often choose from many other factors to authenticate consumers. Those factors fall within three categories: something you know; something you have; and something you are.

“Something you know” is typically a password. It may also be a personal identification number (PIN), the last four digits of your social security number, your date of birth or some account-specific information such as your most recent debit card transaction. “Something you have” could be a cell phone, to which a special code (“out-of-band”) is sent by text message or email. “Something you are” involves using methods such as fingerprint biometrics, eye biometrics, facial recognition, or a voice sample that a system compares to a stored reference.

Members 1st employs many of the above layers of security to help protect your confidential information. Understand that at times you may only be required to provide a single factor to authenticate yourself. But other times, we may ask you to provide multiple pieces of information or use a combination of authentication factors in the above categories. Such “two-factor” authentication adds an extra layer of protection by requiring information beyond simply your username and password. For example, in addition to your password, you may also be required to enter a one-time code which is texted to your mobile device.

Such practices are more common when we do not have the opportunity to conduct your transaction in-person, like we would at one of our branch locations. Or, when we deem that your transaction is higher-risk and as a result, requires a higher level of security.

Our goal is to ensure your experience is properly balanced in terms of protecting your information and providing convenient, efficient service. We want our security to work for, not against our members. That often provides a challenge as members are not always comfortable or willing to learn new security procedures, or consider the security procedures to be inconvenient.

So how can you help?

One of the most important ways to help is by keeping your online and mobile banking login credentials (usernames, passwords, PINs, etc.) private. It’s quite frustrating to hear the weekly stories from my fraud and anti-money laundering team. Those stories involve members who relinquished their personal login credentials. Stories of the financial losses which resulted because members were involved in romance scams, work-from home “opportunities,” or lottery or inheritance scams. Simple fix. Do not share your online and mobile banking login credentials with anyone. Because if you do, you will likely be the individual directly responsible for the fraudulent transactions on your account.

In addition to securing your online and mobile banking login credentials, changing your password on a regular basis and keeping it secure will also help to protect your account. Establishing a Personal Identification Number (PIN) for transactions conducted through TeleBranch and other call centers provides comfort to us that you’ve met a certain security level. And maintaining up-to-date telephone and email contact information is critical to ensure you have the ability to receive a security code. That security code may be necessary to help authenticate you before processing your transaction.

Finally, we ask for your patience when we require multiple pieces of information to authenticate you. While it may take a bit longer, Members 1st realizes that our relationship is built on your trust in us. For that reason, we view strong security as part of the exceptional service which we provide.
Protect the Ones You Love Before it’s Too Late

Life insurance is one of those things that almost everyone needs, but almost nobody thinks about. For many people, their first experience with life insurance is either when someone they know gets an insurance license or when they or someone they know goes through an unfortunate death in the family. In either situation, it can be difficult to really absorb the importance of carrying enough life insurance in that moment.

Life insurance can be an inexpensive way to protect your loved ones in the worst case scenario. Nobody likes to think about it, however you want to make sure that the ones you care about the most will be taken care of if something unexpected were to happen to you or another household provider. If you or the person/people who pay the bills were to unexpectedly pass away, would your family be able to afford:

- Mortgage payments or other debts
- Child care and education expenses
- Everyday expenses like groceries and gasoline
- Funeral expenses and estate taxes

If there is any concern, someone you care about would struggle to pay the bills without you or another provider, life insurance may be an affordable option to ease your mind. All you have to figure out is how much life insurance is right for you.

There are a multitude of different factors that go into how much life insurance coverage you want to take. First and foremost you have to look at any outstanding debt. You will want the policy amount to cover the balance due on your mortgage, any loans taken out for vehicles or other equipment, student debt and all kinds of other close relationships. Refuse to entertain the idea of if something unexpected were to happen to you or another household provider. If you or the person/people who pay the bills were to unexpectedly pass away, would your family be able to afford:

- Mortgage payments or other debts
- Child care and education expenses
- Everyday expenses like groceries and gasoline
- Funeral expenses and estate taxes

If there is any concern, someone you care about would struggle to pay the bills without you or another provider, life insurance may be an affordable option to ease your mind. All you have to figure out is how much life insurance is right for you.

There are a multitude of different factors that go into how much life insurance coverage you want to take. First and foremost you have to look at any outstanding debt. You will want the policy amount to cover the balance due on your mortgage, any loans taken out for vehicles or other equipment, student debt and all kinds of other close relationships. Refuse to entertain the idea of if something unexpected were to happen to you or another household provider. If you or the person/people who pay the bills were to unexpectedly pass away, would your family be able to afford:

- Mortgage payments or other debts
- Child care and education expenses
- Everyday expenses like groceries and gasoline
- Funeral expenses and estate taxes

If there is any concern, someone you care about would struggle to pay the bills without you or another provider, life insurance may be an affordable option to ease your mind. All you have to figure out is how much life insurance is right for you.